

A Declaration of Client Privacy Rights – Putting The Client First

- As professional brokers we at Apex Insurance Brokers Inc. are committed to holding our client's personal information in strict confidence, and we shall not disclose any such information unless authorized by our clients, required by law to do so or required to do so in conducting negotiations with underwriters or insurers on behalf of the client. Our Privacy Code builds on this commitment.

Principle # 1 Apex Insurance Brokers Inc. Are Accountable

Apex Insurance Brokers Inc. is accountable for all personal information in its possession or custody, including any personal information disclosed to third parties for processing or other administrative functions. Apex brokers Inc. has established policies and procedures to comply with this declaration, and has designated a privacy officer to be accountable for compliance.

Principle # 2 Apex Insurance Brokers Inc. will Identify Purposes

Apex Insurance Brokers Inc. will identify the purposes for which it collects personal information, before or when the information is collected.

Principle # 3 Apex Insurance Brokers Inc. will Get The Clients Consent

Apex Insurance Brokers Inc. will make a reasonable effort to make sure customers understand how their personal information will be used by the brokerage and insurers. Apex Brokers Inc. will obtain consent from its customers before or when it collects or uses the personal information.

A customer's consent can be express, implied, or given through an authorized representative. A customer can withdraw consent at any time, with certain exceptions

Principle # 4 Apex Insurance Brokers Inc. Limits The Collection of Personal Information

Apex Insurance Brokers Inc. limits the amount and type of personal information it collects. Each broker will collect personal information for the purposes identified to the customer. Apex Insurance Brokers Inc. collects personal information using policies and procedures which are fair and lawful.

Principle # 5 Apex Insurance Brokers Inc. Limits the Use, Disclosure and Retention of Personal Information

Apex Insurance Brokers Inc. will use or disclose personal information only for the reasons it was collected, unless a customer gives consent to use or disclose it for another reason, or it is permitted or required by law.

Under certain exceptional circumstances, Apex Insurance Brokers Inc. may have a legal duty or right to disclose personal information without the customer's knowledge or consent to protect the interests of insurers or the public interest.

Apex Insurance Brokers Inc. will keep personal information only as long as necessary for the identified purposes for which it was collected.

Principle # 6 Apex Insurance Brokers Inc. will Keep Personal Information Accurate

Apex Insurance Brokers Inc. will keep personal information as accurate, complete and current as necessary for the identified purposes for which it was collected.

Customers may, in writing, challenge the accuracy and completeness of their personal information and request that it be amended as appropriate.

Principle # 7 Apex Insurance Brokers Inc. Safeguards Client Information

Apex Insurance Brokers Inc. protects personal information with safeguards appropriate to the sensitivity of the information.

Principle # 8 Apex Insurance Brokers Inc. makes it's Information Policies Available to it's Clients

Apex Insurance Brokers Inc. is open about the policies and procedures it uses to manage personal information. Customers have access to information about these policies and procedures. The information will be made available in a manner that is generally easy to understand.

Principle # 9 Apex Insurance Brokers Inc. makes Personal Information Accessible

When customers make a request in writing, Apex Insurance Brokers Inc. will within a reasonable time tell them what personal information it has, what it is being used for, and to whom it has been disclosed.

When customers request it in writing, Apex Insurance Brokers Inc. will give them access to their personal information. Apex Brokers Inc. will respond to the written request in a timely fashion. In certain situations, however, Apex Insurance Brokers Inc. may not be able to give customers access to all their personal information. Apex Brokers Inc. will explain the reasons for this lack of access and any recourse the customer may have, except where prohibited by law.

Principle # 10 Apex Insurance Brokers Inc. is Committed to Addressing Client Complaints and Concerns

Customers may challenge Apex Insurance Broker's Inc compliance with this declaration. Apex Insurance Brokers Inc. has policies and procedures to receive, investigate, and respond to customers' complaints and questions. Customers may learn about these polices and procedures by contacting the brokerage privacy officer at (204) 123-4567.